

WHAT IS CLAIMED IS:

1 1. A method for processing a check transaction, the method
2 comprising:
3 receiving transaction information that is transmitted by a terminal;
4 determining eligibility of the transaction for payment via a bank
5 account;
6 providing an electronic authorization response that is transmitted to
7 the terminal, the authorization response including a unique transaction identifier if
8 the transaction is eligible for payment via the bank account; and
9 receiving an electronic response packet that is transmitted by the
10 terminal if the transaction is eligible for payment via the bank account, the response
11 packet including the unique transaction identifier and a transaction decision
12 regarding payment via the bank account.

1 2. The method of claim 1 wherein the transaction identifier
2 includes a number.

1 3. The method of claim 1 wherein the transaction identifier
2 includes a letter.

1 4. The method of claim 1 wherein the transaction identifier
2 includes a symbol.

1 5. The method of claim 1 further comprising storing the
2 authorization response in an authorization response file, storing the response packet
3 in a response packet file, and comparing the response packet file with the
4 authorization response file prior to settling the transaction.

1 6. The method of claim 1 further comprising providing an
2 electronic confirmation of receipt of the response packet that is transmitted to the
3 terminal.

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1 7. The method of claim 1 further comprising receiving a
2 settlement request, and settling the transaction in response to the settlement request.

1 8. The method of claim 7 wherein the step of receiving a
2 settlement request occurs simultaneously with the step of receiving an electronic
3 response packet.

1 9. The method of claim 7 wherein the step of receiving a
2 settlement request occurs after the step of receiving an electronic response packet.

1 10. A method of processing a check transaction, the method
2 comprising:

3 providing transaction information to an authorization source using a
4 terminal so as to determine eligibility of the transaction for payment via a bank
5 account;

6 receiving at the terminal an electronic authorization response
7 provided by the authorization source, the authorization response including a unique
8 transaction identifier if the transaction is eligible for payment via the bank account;
9 and

10 providing an electronic response packet to the authorization source
11 using the terminal if the transaction is eligible for payment via the bank account, the
12 response packet including the unique transaction identifier and a transaction decision
13 regarding payment via the bank account.

1 11. The method of claim 10 further comprising receiving at the
2 terminal an electronic confirmation of receipt of the response packet provided by
3 the authorization source.

1 12. The method of claim 10 further comprising storing the
2 response packet at the terminal.

1 13. The method of claim 12 further comprising storing the
2 response packet at a host computer in communication with the terminal, and

3 comparing at a predetermined time interval the response packet stored at the
4 terminal with the response packet stored at the host computer.

1 14. A computer system for processing a check transaction initiated
2 by a terminal, the computer system comprising:
3 instructions for determining eligibility of the transaction for payment
4 via a bank account;
5 instructions for generating an electronic authorization response that
6 is communicated to the terminal, the authorization response including a unique
7 transaction identifier if the transaction is eligible for payment via the bank account;
8 and
9 instructions for receiving an electronic response packet provided by
10 the terminal if the transaction is eligible for payment via the bank account, the
11 response packet including the unique transaction identifier and a transaction decision
12 regarding payment via the bank account.

1 15. The computer system of claim 14 further including
2 instructions for storing the authorization response in an authorization response file,
3 instructions for storing the response packet in a response packet file, and
4 instructions for comparing the response packet file with the authorization response
5 file prior to settling the transaction.

1 16. The computer system of claim 14 further including
2 instructions for providing an electronic confirmation of receipt of the response
3 packet to the terminal.

1 17. A system for processing a check transaction, the system
2 comprising:
3 a terminal for transmitting transaction information associated with the
4 transaction; and
5 an authorization source computer system in communication with the
6 terminal and operative to receive the transaction information from the terminal, the
7 authorization source computer system including instructions for determining

8 eligibility of the transaction for payment via a bank account, and instructions for
9 generating an electronic authorization response for transmission to the terminal, the
10 authorization response including a unique transaction identifier if the transaction is
11 eligible for payment via the bank account;
12 wherein the terminal is operative to receive the authorization
13 response from the authorization source computer system and to transmit an
14 electronic response packet to the authorization source computer system if the
15 transaction is eligible for payment via the bank account, the response packet
16 including the unique transaction identifier and a transaction decision regarding
17 payment via the bank account.